

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

NICKI M. TODARO

Debtor(s)

Case No. 19-23010CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2019.
- 2) The plan was confirmed on 09/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/30/2020, 05/30/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/08/2023.
- 5) The case was completed on 01/02/2024.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,608.00.
- 10) Amount of unsecured claims discharged without full payment: \$13,252.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$65,734.45
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$65,734.45**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$14,824.84
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,166.26
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$17,991.10**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	26,419.00	NA	NA	0.00	0.00
AMERIMARK	Unsecured	NA	321.73	321.73	179.18	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	207.00	207.14	207.14	115.36	0.00
COMENITY BANK++	Unsecured	172.00	NA	NA	0.00	0.00
DAVID SHEBA DO	Unsecured	40.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	919.00	919.67	919.67	512.20	0.00
K JORDAN	Unsecured	NA	88.34	88.34	49.20	0.00
MERRICK BANK	Unsecured	705.00	705.43	705.43	392.88	0.00
MONTGOMERY WARD**	Unsecured	289.00	288.89	288.89	160.89	0.00
NAVIENT PC TRUST	Unsecured	10,532.00	10,502.00	10,502.00	5,848.95	0.00
PNC BANK NA	Secured	54,520.00	54,937.73	0.00	19,535.45	0.00
PNC BANK NA	Secured	0.00	7,438.01	7,438.01	7,438.01	0.00
PNC MORTGAGE	Secured	30,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	148.00	145.46	145.46	81.01	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	221.00	171.60	171.60	95.57	0.00
SOUTHWESTERN ENDOSCOPY CENT	Unsecured	1,170.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	196.00	196.20	196.20	109.27	0.00
WELLS FARGO BANK NA	Unsecured	58,447.00	23,746.61	23,746.61	13,225.38	0.00
WELLS FARGO BANK NA	Secured	0.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$19,535.45	\$0.00
Mortgage Arrearage	\$7,438.01	\$7,438.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,438.01</b>	<b>\$26,973.46</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$37,293.07</b>	<b>\$20,769.89</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$17,991.10</u>	
Disbursements to Creditors	<u>\$47,743.35</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$65,734.45</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.